

5 What is claimed is:

1. In a computerized system, a method of creating a printed greeting message having a negotiable payment instrument included therewith, comprising the steps of:

- 10 (a) enabling a sender of the message to select a graphic image for inclusion in the message to a recipient;
- (b) enabling the sender to input customized text for inclusion in the message;
- (c) enabling the sender to specify a payee for the negotiable payment instrument;
- 15 (d) enabling the sender to specify the monetary value of the negotiable payment instrument;
- (e) printing the message and negotiable payment instrument, the message including the graphic image and customized text selected by the sender, the negotiable payment instrument including the payee and the monetary value
- 20 selected by the sender.

- 5     2.     The method according to claim 1, further comprising the steps  
of:
- (a)    enabling the sender to select an occasion for sending the  
                 message and payment instrument to the recipient;
- (b)    presenting the sender with a proposed graphic image and  
10            proposed customized text for inclusion in the message  
                 based on the occasion selected by the sender.
3.     The method according to claim 1, further comprising the step of  
displaying a data entry form to the sender over a computer  
network, the form having a plurality of data entry fields for  
15        displaying the graphic image, the customized text, the payee,  
             and the monetary value of the negotiable payment instrument.
4.     The method according to claim 3, wherein data displayed in the  
plurality of data entry fields is modifiable by the sender.
5.     The method according to claim 1, further comprising the step of  
20        receiving contact information for the recipient of the message.

- 5 6. The method according to claim 5, further comprising the step of enabling the sender to input the contact information for the recipient.
7. The method according to claim 5, further comprising the step of enabling the sender to select the recipient from an address book
- 10 listing available recipients.
8. The method according to claim 1, further comprising the step of receiving contact information for the sender.
9. The method according to claim 1, further comprising the step of enabling the sender to input billing information to pay for the
- 15 creation of the message and the negotiable payment instrument.
10. The method according to claim 9, further comprising the step of requesting payment authorization using the billing information obtained from the sender.
11. The method according to claim 1, further comprising the step of
- 20 presenting the sender with a preview of the printed message and negotiable payment instrument.

- 5    12.    The method according to claim 1, further comprising the step of enabling the sender to specify a delivery date for the message and negotiable payment instrument.
13.    The method according to claim 1, wherein the recipient and the payee are the same.
- 10    14.    The method according to claim 1, wherein the recipient and the payee are different.
15.    The method according to claim 1, wherein the negotiable payment instrument is removeably attached to the message.
16.    The method according to claim 15, wherein the message and the negotiable payment instrument are printed on the same paper form.
- 15

- 5 17. A system for enabling a sender to order and have delivered to a  
recipient a customized greeting message having a negotiable  
payment instrument included therewith, comprising:
- (a) means for selecting a graphic image for inclusion in the  
message;
  - 10 (b) means for specifying customized text for inclusion in the  
message;
  - (c) means for specifying a payee for the negotiable payment  
instrument;
  - (d) means for selecting the monetary value of the negotiable  
15 payment instrument;
  - (e) means for printing the message and negotiable payment  
instrument; and
  - (f) means for mailing the message and negotiable payment  
instrument to the recipient.

- 5 18. The system according to claim 17, further comprising means for displaying a data entry form to the sender over a computer network, the form having a plurality of data entry fields for displaying the graphic, the customized text, and the monetary value of the negotiable payment instrument.
- 10 19. The system according to claim 18, wherein information displayed in the plurality of data entry fields is modifiable by the sender.
20. The system according to claim 17, further comprising means for selecting the occasion for sending the message and negotiable  
15 payment instrument.
21. The system according to claim 20, wherein the graphic image and customized text are pre-selected based on the occasion.
22. The system according to claim 21, wherein the graphic image and customized text are modifiable by the sender.
- 20 23. The system according to claim 17, further comprising means for displaying a preview of the printed message and the negotiable payment instrument to the sender.

- 5 24. The system according to claim 17, further comprising means for enabling the sender to specify a delivery date for the message and negotiable payment instrument.
25. The system according to claim 17, wherein the recipient and the payee are the same.
- 10 26. The system according to claim 17, wherein the recipient and the payee are different.
27. The system according to claim 17, wherein the negotiable payment instrument is removeably attached to the message.
28. The system according to claim 27, wherein the message and the  
15 negotiable payment instrument are printed on the same paper form.